

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 11-36657-KLP
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Barbara B. Friend
6437 Holliday Road
Richmond, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-0320

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Barbara B. Friend is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 31, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Eastern District of VirginiaIn re:
Barbara B. Friend
DebtorCase No. 11-36657-KLP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
Form ID: B18WPage 1 of 2
Total Noticed: 25

Date Rcvd: Dec 31, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 02, 2015.

db +Barbara B. Friend, 6437 Holliday Road, Richmond, VA 23225-7111
 10760525 +ARA, P.O. Box 5002, Villa Park, IL 60181-5002
 10760526 #Berkeley, Curry & Cook, 1301 N. Hamilton Street, Suite 200, Richmond, VA 23230-3959
 10760527 +CBCS, P.O. Box 2589, Columbus, OH 43216-2589
 10760529 +Eastern Account System, Po Box 837, Newtown, CT 06470-0837
 10760530 +Gordon Dankos, Esq., 1360 East Parham Road, Suite 200, Henrico, VA 23228-2366
 10760531 Great American Recipes, P.O. Box 26596, Lehigh Valley, PA 18002-6596
 10760532 +KRS Holdings Inc., Curtis D. Gordon, R/A, 1360 E Parham Road Suite 200, Henrico, VA 23228-2366
 10821739 McComb & Stewart Dentistry, P.C., C/O Berkeley, Curry & Cook, 1301 N. Hamilton St., Suite 200, Richmond, VA 23230-3959
 10760535 +National Home Gardening Club, Billing Center, 12301 Whitewater Drive, Minnetonka, MN 55343-9447
 10760537 +Reader's Digest, P.O. Box 50005, Richmond, VA 23250-0005
 10760540 Sunrise Credit Services Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
 10760541 +SureAdvance, 901 N Market St., Wilmington, DE 19801-3022
 10760542 ++TRULIANT FEDERAL CREDIT UNION, P O BOX 25132, WINSTON SALEM NC 27114-5132
 (address filed with court: Truliant Federal Cu, Attn: Bankruptcy, PO Box 25132, Winston Salem, NC 27114)
 10909500 +Truliant Federal Cu, 3200 Truliant Way, Winston Salem, NC 27103-5778

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10768122 +EDI: AFNIRECOVERY.COM Jan 01 2015 01:43:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
 10760528 EDI: CCS.COM Jan 01 2015 01:43:00 CCS, P.O. Box 9134, Needham Heights, MA 02494-9134
 10760533 E-mail/Text: mwicbk@gmail.com Jan 01 2015 01:58:26 Michael Wayne Investment Co., 6336 E. Virginia Beach Blvd., Norfolk, VA 23504
 10760536 E-mail/Text: bankruptcynotices@pch.com Jan 01 2015 01:58:28 Publishers Clearing House, PO Box 4002936, Des Moines, IA 50340-2936
 10760538 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 01 2015 01:59:17 Receivable Management, Pob 17305, Richmond, VA 23226-7305
 10760539 +EDI: PHINRJMA.COM Jan 01 2015 01:43:00 Rjm Acq Llc, 575 Underhill Blvd. Suite 224, Syosset, NY 11791-3416
 10785415 +EDI: PHINRJMA.COM Jan 01 2015 01:43:00 Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-4437
 10760543 EDI: WFFC.COM Jan 01 2015 01:43:00 Wells Fargo Bank, P.O. Box 5058, Portland, OR 97208-5058
 10969458 +EDI: WFFC.COM Jan 01 2015 01:43:00 Wells Fargo Bank, P.O. Box 5058 MAC P6053-021, Portland, OR 97208-5058
 10972532 +EDI: WFFC.COM Jan 01 2015 01:43:00 Wells Fargo Bank, Overdraft Recovery Payment Pro. Dept., A0143-042, P.O. Box 63491, San Francisco, Ca 94163-0001

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10760534 ##+National Credit Soluti, Po Box 15779, Oklahoma City, OK 73155-5779

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 02, 2015

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: baumgartn
Form ID: B18W

Page 2 of 2
Total Noticed: 25

Date Rcvd: Dec 31, 2014

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2014 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
Robert B. Duke, Jr. on behalf of Debtor Barbara B. Friend rdukelaw@gmail.com,
debtlaw1@gmail.com;thedebtlawgroupmail@gmail.com;debtlaw1@gmail.com;southsidedebtlawgroup@gmail.com;DLGHearings@gmail.com;2debtlawgroup@gmail.com

TOTAL: 2